

**From:** Robert Turner [REDACTED]

**Sent:** Thursday, May 31, 2018 9:07 AM

**To:** Comments

**Subject:** May 14, 2018 - Regulatory Capital Rules: Implementation and Transition of the Current Expected Credit Losses Methodology for Allowances and Related Adjustments to the Regulatory Capital Rules and Conforming Amendments to Other Regulations (3064-AE74)

I am opposed to the change in these regulations because the American taxpayer will likely pay for the financial losses of these banks. These bankers have previously proven that they will be "bailed out" by the American taxpayer. If a bank fails it should be required to forfeit its license as a bank. If, however you enact this proposal, please add this statement "If any bank affected by this legislation should fail the bank will cease business and the operation of the bank will be assumed by the U.S. federal reserve".